

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:	Wankmueller et al.	Customer No.:	21003
Serial No. :	09/399,192	Examiner:	Backer, Firmin
Filed :	09/17/1999	Group Art Unit:	3621
For :	APPARATUS AND METHOD FOR GENERATING AN ELECTRONIC-COMMERCE PERSONAL IDENTIFICATION NUMBER CRYPTOGRAPHICALLY RELATED TO AN ATM PERSONAL IDENTIFICATION NUMBER		

RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop AMENDMENT

Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action of October 10, 2006, please consider the following remarks which begin at page 2 of this paper.